Certificate Number: 12459-ILN-CC-033334032



CERTIFICATE OF COUNSELING

I CERTIFY that on September 1, 2019, at 5:26 o'clock PM PDT, Delia Ciruelas received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: September 1, 2019 By: /s/Veronica Castro

Name: Veronica Castro

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

Certificate Number: 12459-ILN-CC-033334033



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>September 1, 2019</u>, at 5:26 o'clock <u>PM PDT</u>, <u>Edgar Contreras</u> received from <u>Abacus Credit Counseling</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>Northern District of Illinois</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: September 1, 2019 By: /s/Veronica Castro

Name: Veronica Castro

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).